

NEW DIRECTOR OF GOLF

On Top of the World Communities... is all "abuzz" about the advancement of Sally Collins to Director of Golf for its three par 72, championship golf courses.

Sally relocated her successful teaching and training clinics to Candler Hills Golf Club in 2006. Then, in 2008, she advanced to Head Golf Professional at Candler Hills through her dedication, professionalism and team driven skills.



Sally possesses a tremendous 24 years of experience in the golf industry which ensures golf will continue to be great at On Top of the World.

Sally's credentials include:

- Ladies Professional Golf Association (LPGA)
- Class A Teaching and Club Professional Member, 1984 present
- Ping® Club Fitter Certification, 2008
- LPGA Lead National Evaluator, 2006, 2007
- · Ronald McDonald House Charities of North Central Florida's
- Pro-Am Golf Tournament Assistant Tournament Director, 2006 2009
- LPGA National Evaluator & Test Site Captain, 1997 2007
- LPGA National Education & Research Board Member, 2000 2008
- Golf Magazine's Top Regional Teachers, 2005
- Dunnellon Chamber of Commerce Youth Service Award, 2004
- LPGA Southeast Section Teacher of the Year, 2003
- Kiwanis Club of Dunnellon Distinguished President, 2002 2003
- LPGA Southeast Section Area Representative Coordinator, 1991-1993
- LPGA Southeast Section Professional of the Year, 1990 & 1992

If you plan to visit On Top of the World Communities and tour the outstanding new homes available through our Visitation Program, you may also want to set up a golf lesson or a Ping® Club Fitting session. There's nothing like a new home and new clubs to brighten your day! We can arrange that for you during your visit.

Don't forget about the Free Golf for Life offer!*

Purchase an inventory home for immediate occupancy in either our Windsor or Renaissance Park golf course neighborhoods and receive golf for life on our two private golf courses. If you are an avid golfer, this is a deal that you just can't pass up!

* This offer is good for 2 people in the home and does not include the annual trail fees. Limited time offer.

Find out more about Golf at On Top of the World: www.OnTopoftheWorld.com/enewsletter/0509



HORSE CAPITAL OF THE WORLD

Ocala/Marion County is known as the "Horse Capital of the World." With over 1,000 horse farms and more horses per capita than anywhere else in the United States, it's no wonder Ocala has earned this title. Add to this competitive equestrian events, breeding and training facilities, riding trails, a one-of-a-kind horse-drawn carriage museum and more and you have a horse-lover's paradise.

Initially, horses in Ocala were found mostly on cattle ranches where they were used as work horses. As time passed it was realized that Ocala/Marion County has the perfect soil for producing grass with nutrients horses and their foals need for good health. As a result the horse breeding industry began to grow in Ocala. Now, Ocala is one of the prime locations.



where owners go to breed their horses, even travelling from as far away as South America. And Ocala/Marion County breeds winners, too. Between the Kentucky Derby, the Preakness, the Belmont and the Breeders Cup, this area has produced over 39 champions.

Read more about the "Horse Capital" at: www.OnTopoftheWorld.com/enewsletter/0509

To Plan Your Visit or for More Information Call 1.800.421.4162



Visit us online at www.OnTopoftheWorld.com

8445 SW 80th St., Ocala, FL 34481

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ON TOP OF THE WORLD COMMUNITIES NEWSLETTER

May 2009

www.OnTopoftheWorld.com



On Top of the World。
Communities

Welcome to the May 2009 edition of News from the Neighborhood - On Top of the World Communities' newsletter! In this newsletter you will find a resident testimonial about purchasing at On Top of the World Communities, information about our unmatched life-long learning program, green news, Ocala's thriving horse industry and highlights of activities at Circle Square Commons and throughout the community. Enjoy!

In an effort to be environmentally conscious, this newsletter is also available via email. If you are not already receiving emails from On Top of the World Communities and would like to receive future eNewsletter editions, please submit your request at:

www.OnTopoftheWorld.com/enewsletter/0509



- Activities Abound
- Ocala Horse Industry
 - Green News!
- Master the Possibilities





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FIRST HAND EXPERIENCE

On Top of the World Communities has many satisfied, active residents, but you don't have to take our word for it. Residents of Candler Hills neighborhood, John and Annette Ware, sat down recently to discuss their home buying experience at On Top of the World Communities. Below are some highlights of what they had to say.

Annette: "I was looking for a community that was extremely active. Coming from Colorado, we were very active... We didn't want to just sit down and do nothing. At On Top of the World there were people everywhere walking, exercising and that was really exciting to me. The people were so friendly, they acted like they had known you forever... they had such good things to say about On Top of the World."

John: "We went to a lot of different communities and took advantage of the "Stay & Play" programs. At On Top of the World, there was no pressure. We were given the opportunity to stay in a villa. We were given a golf cart to go around and really check out the community. The salesperson took us around and answered all of our questions. It was a great visitation experience."

John: "There are other companies where you have to worry if they are going to be here tomorrow, but we don't have that concern here. This company has a reputation. It has been around for, as I understand it, 60 years of building quality homes. They also have the Energy Star rating. All of these factors played into our decision, and we don't regret it at all. I think it is something that we can look forward to in the future, that by being in this community our home will hold its value."

Annette: "Well, you really need to come down and look for yourselves, because we would love to have you as neighbors."

John & Annette Ware were impressed by the visitation experience and we think you will be too.

Take advantage of our limited time offer of our 3-day/2-night Visitation Program for only \$89*.

(*Certain restrictions apply.)

View the video online now at: www.OnTopoftheWorld.com/enewsletter/0509

Master the Possibilities

Education Center

A WORLD OF LEARNING

The award winning 55+ Ocala, FL community, On Top of the World, has fostered education and learning as the future of retirement amenities and their Master the Possibilities Education Center exemplifies that. With Master the Possibilities and its lifelong learning opportunities, it's anything but retirement as usual.



Master the Possibilities represents a new emphasis to senior education. "While several communities have multi-use activity centers, Master the Possibilities is a free standing facility whose sole purpose is education," explains Daniel Dowd,

Education Director. "We promote opportunities to grow, be creative, contribute and continue the learning process we call life. To this end, our Master the Possibilities Center is a valuable component of our vibrant community."

"We're at the forefront of a genuine revolution in how people perceive and experience the next phase of their lives," explains Dowd. "Today's 55+ adults are the most educated to date and rather than simply retiring to a quiet, uneventful life, they are striving for new levels of personal fulfillment, having choices and opportunities. They are also comfortable with the continuing education model throughout their lives."

According to Dowd, senior lifestyles have become more active. Communities must anticipate and respond to this change. "Ongoing education is increasingly important to today's 55+ adults. Learning is still incredibly fulfilling to them. On Top of the World began planning this facility six years ago. We've been ahead of this curve."

Master the Possibilities' student numbers have continued to grow and Dowd attributes this to the "idyllic combination" of challenging classes and outstanding faculty and of course, the consummate curiosity of today's active adults. 2009 offerings have included presentations by a host of emeritus professors, noted experts such as a former US Surgeon General and the current Director of the Colin Powell Center for Policy Studies. With over 60 faculty and 600 opportunities to learn and grow, you will be sure to find something that interests you.

Read more about Master the Possibilities at: www.OnTopoftheWorld.com/enewsletter/0509







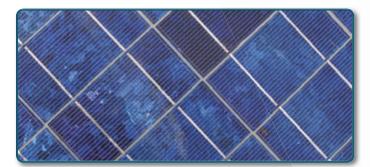
SOLAR ENERGY AT ON TOP OF THE WORLD

On Top of the World Communities supports the initiative of our residents who choose to "go solar." An example of this is the Shira family who moved to the Candler Hills East neighborhood in June 2006, along with their commitment to a lifestyle of saving energy. When relocating from South Florida to Ocala, the Shiras chose On Top of the World Communities because of its partnership with Building America and ENERGY STAR™ certification for every new home. On Top of the World Communities, Inc. has a well established reputation for quality construction.

David and Paula Shira knew before their home was even built that they wanted to later install a Solar Electric System (SES) on the roof. Using solar energy this system would enable them to produce electrical energy for their home, reducing their need for power from the local grid. Working with the On Top of the World sales team, they chose a home design and home site which would provide maximum exposure of their roofline to the southern sky. In addition, the construction department at On Top of the World minimized the ventilation outlets located on the side of the roof where they planned to install the SES.

Before beginning this solar panel project, the Shiras submitted an "Application for Approval of Request for Modification" to the Candler Hills Home Owners Association. The Shiras found the Board to be very supportive of the project.

According to Mr. Shira, installing solar panels is not a doit-yourself project. The Shiras used Energy Conservation Services of North Florida, Inc. (ECS) which sells and installs SES equipment. They have been in the solar contracting business for 30 years, and Mr. Shira found that they were the most experienced company in the state.





In the summer of 2007 the Shiras installed 22 photovoltaic panels on their roof and began producing power for their home. Requiring 35-40 kw per day to run their home, this system provided about 55% of that need. After observing the system's performance for one year, the Shiras added another 16 panels. With this increase, they are now producing approximately 110% of their energy needs each month. The extra 10% translates into "banked" kilowatts (about 2,000 so far) which the Shiras can draw on during the upcoming summer months when their energy needs will increase. In the near future, the Shiras intend to use some of this extra power to charge a plug-in hybrid car. At that point, Mr. Shira says, solar energy will provide 100% of their home energy needs and 80% of their transportation needs.

In addition to decreasing the Shiras' need for power from the local grid, the SES has also reduced their home's CO2 gas emissions by about 25,372 pounds as of 5/18/09. The amount increases as each day passes.

In order to provide the highest benefit from the SES, it is best to lower the home's energy need as much as possible. At On Top of the World Communities, our new homes are 13% more energy-efficient than a standard Energy Star™ certified home (and they average a HERS, or Home Energy Rating System, score of 72). This is accomplished by using Low-E energy-efficient windows, R-30 attic insulation, a tightly sealed building envelope, sealed recessed can lights with CFL bulbs and other energy saving features.

With the cost of electricity sure to increase in the future, the Shiras believe their decision to begin using "clean" energy was a wise investment and a great lifestyle choice. On Top of the World Communities couldn't agree more.

Learn more about our quality built, energy-efficient homes at: www.OnTopoftheWorld.com/enewsletter/0509